

Fill in this information to identify the case:

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Debtor 1 Venita Despot

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Pennsylvania

Case number 25-12784

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Citizens Bank N.A.Court claim no. (if known): 1

Last 4 digits of any number you use to
identify the debtor's account:

5 4 7 6

Date of payment change:

Must be at least 21 days after date
of this notice08/13/2025

New total payment:

Principal, interest, and escrow, if any

\$ 602.96**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**☒ No

☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ _____

New escrow payment: \$ _____

Part 2: Mortgage Payment Adjustment**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☐ No

☒ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.
(Court approval may be required before the payment change can take effect.)

Reason for change: Computation of monthly payment in accordance with the credit agreement.Current mortgage payment: \$ 581.42New mortgage payment: \$ 602.96

Debtor 1 Venita Despot Case number (if known) 25-12784
First Name Middle Name Last Name

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X/s/: Savannah Botello Date 07/22/2025
Signature

Print: Savannah Botello Title Bankruptcy Specialist
First Name Middle Name Last Name

Company Citizens Bank N.A

Address One Citizens Bank Way JCA115
Number Street
Johnston RI, 02919
City State ZIP Code

Contact phone 1-888-492-1234 Email

CERTIFICATE OF SERVICE

I certify that a copy of the foregoing *Notice of Mortgage Payment Change* was served on the following parties via CM/ECF or first class U.S. mail postage prepaid, as follows:

MICHAEL A. CIBIK

Attorney for Debtor(s)

Served via CM/ECF

help@cibiklaw.com

SCOTT F. WATERMAN

Chapter 13 Trustee

Served via CM/ECF

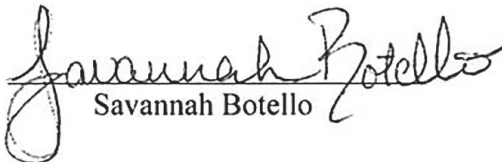
Venita Despot

921 E Vernon Rd

Philadelphia, PA 19150-3617

Debtor(s)

Dated: July 22, 2025


Savannah Botello

CTL2 060 CTL3 000 CTL4 0000 ACCT [REDACTED] 5476 DESPOT VENITA
DUE DATE 08/13/25 DEFN B99 PMT HOLIDAY CODE N PRINT BILL HISTORY RECORD N

BILL DATE	07/21/25	BEG DATE	07/13/25	CURRENT DUE	602.96
				CURRENT PAYOFF	101,405.13
FINANCIAL ID AND AMOUNT STATUS				SCHEDULED AMOUNT	ACTUAL AMOUNT
INT 01 C	INTEREST			602.96	602.96
FAF 00 C	ANNUAL FEE				
PRI 01 C	PRINCIPAL				
	TOTAL CURRENT DUE			602.96	602.96
INT 01 P	INTEREST				581.42
	TOTAL PAST DUE				581.42
	TOTAL DUE			602.96	1,184.38

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Date: 07-22-2025 Time: 08:20:04.62